UNITED STATES DISTRICT COURT WESTERN DISTRICT OF TEXAS SAN ANTONIO DIVISION

UNITED STATES OF AMERICA,)	
Plaintiff,)	
)	
v.)	CASE NO. SA-18-CV-308
)	
NADINE SALIBA,)	
Defendant.)	

COMPLAINT

The Plaintiff, United States of America, alleges as follows:

PARTIES

- 1. Plaintiff is the United States of America.
- 2. Defendant, Nadine Saliba is an individual residing within the jurisdiction of this Court.

JURISDICTION

3. This court has jurisdiction pursuant to 28 U.S.C. § 1345.

FACTS

4. In 1991, 20 U.S.C. § 1091a¹ abolished the statute of limitations on all student loan debts and revived any student loan claims which had been previously barred by the statute of

¹ 20 U.S.C. § 1091a states in relevant part:

⁽a) In general

⁽¹⁾ It is the purpose of this subsection to ensure that obligations to repay loans and grant overpayments are enforced without regard to any Federal or State statutory, regulatory, or administrative limitation on the period within which debts may be enforced.

⁽²⁾ Notwithstanding any other provision of statute, regulation, or administrative limitation, no limitation shall terminate the period within which suit may be filed, a judgment may be enforced, or an offset, garnishment, or other action initiated or taken by...

limitations.

- 5. The Defendant for value received, executed and delivered one promissory note to secure a Direct Consolidation Loan from the United States Department of Education. The loan was made by the Department of Education under the William D. Ford Federal Direct Loan Program under Title VI-D of the Higher Education Act of 1965, as amended, 20 U.S.C. §1087a *et. seq.* (34 C.F.R. Part 685). The Defendant subsequently defaulted on the note. The transaction is more particularly set out in the Certificate of Indebtedness and accompanying note attached hereto as **Exhibit 1** and incorporated as if set forth fully herein.
 - 6. The note was assigned to the United States.
- 7. The United States is the owner and holder of the promissory note. The Defendant has failed to pay said note according to the terms thereof. Pursuant to the note's terms, the United States declared the entire amount of indebtedness evidenced by the note immediately due and payable.
- 8. Accordingly, Defendant owes a debt to the United States in the amount of \$60,571.88 (representing \$52,853.88 in principal and interest of \$7,718.00 through December 11, 2017 as more fully set forth on the Certificate of Indebtedness attached hereto as **Exhibit 1**. Defendant also owes additional pre-judgment interest, which continues to accrue at the rate of \$4.34 per day from December 12, 2017 until judgment is entered herein. Plaintiff is further entitled to interest thereafter at the post judgment rate as provided by law until the judgment is paid in full.

WHEREFORE, plaintiff prays for judgment against Defendant:

a. In the amount of \$60,571.88 (representing \$52,853.88 in principal and interest of \$7,718.00 through December 11, 2017) as more fully set forth on the Certificate of Indebtedness attached hereto as Exhibit 1;

- b. Pre-judgment interest from the date of the Certificate of Indebtedness until date of judgment at the rate of \$4.34 per day from December 12, 2017 until judgment is entered;
- c. Interest thereafter at the post judgment rate as provided by law until the judgment is paid in full;
 - d. For its costs and attorney's fees incurred herein; and
 - e. For such other relief as the Court deems just.

Respectfully submitted,

JOHN F. BASH UNITED STATES ATTORNEY

By: /s/ Steven E. Seward

STEVEN E. SEWARD

Assistant United States Attorney Florida Bar No. 29546 601 N.W. Loop 410, Suite 600 San Antonio, Texas 78216 T: (210) 384-7259

F: (210) 384-7247

E-mail: Steven.Seward@usdoj.gov

ATTORNEY FOR UNITED STATES

U. S. DEPARTMENT OF EDUCATION SAN FRANCISCO, CALIFORNIA

CERTIFICATE OF INDEBTEDNESS # 1 OF 1

NADINE SALIBA AKA: N SALIBA

SAN ANTONIO, TX 78231-1927 Account No. XXX-XX-9709

I certify that U.S. Department of Education records show that the borrower named above is indebted to the United States in the amount stated below plus additional interest from 12/11/17.

On or about 07/24/09 the borrower executed a promissory note to secure a Direct Consolidation loan from the U.S. Department of Education. This loan was disbursed for \$21,415.75 & \$26,344.47 on 08/26/09 at 3% interest per annum. The loan was made by the Department under the William D. Ford Federal Direct Loan Program under Title IV, Part D of the Higher Education Act of 1965, as amended, 20 U.S.C. 1087a et seq. (34 C.F.R. Part 685). The Department demanded payment according to the terms of the note, and the borrower defaulted on the obligation on 11/09/13. Pursuant to 34 C.F.R. 685.202(b), a total of \$5,093.66 in unpaid interest was capitalized and added to the principal balance.

The Department has credited a total of \$0.00 in payments from all sources, including Treasury Department offsets, if any, to the balance. After application of these payments, the borrower now owes the United States the following:

Principal: \$52,853.88

Interest: \$7,718.00

Total debt as of 12/11/17: \$60,571.88

Interest accrues on the principal shown here at the rate of \$4.34 per day.

Pursuant to 28 U.S.C. § 1746(2), I certify under penalty of perjury that the foregoing is true and correct.

Executed on: 2-6- 18

Litigation Support Unit

Philippe Guillon Loan Analyst

WAP

Direct Loans

Federal Direct Consolidation Loan Application and Promissory Note

OMB No. 1845-0053 Form Approved Exp. Date 11/30/2010

WARNING. Any person who knowingly makes a false statement or misrepresentation on this form will be subject to penalties which may include fines, imprisonment, or both, under the U.S. Criminal Code and 20 U.S.C. 1097.

569

William D. Ford Podoral Direc	rt Loan Program				
Before You Begin					
Read the instruct sign and date this	form. If you cross out anything and	d write in new information	ı, put your initi	_	
		HIS FORM MUST BE SU	IBMITTED IN	ORDER TO PROCESS YOUR LOA	N REQUEST.
Section A: Barrov					
1. Last Name	First Name		Middle Initial	2. Social Security Number	
	Saliba	Nadine		9	7 0 9
3. Permanent Stree	t Address (if P.O. box or general delivery	r, see instructions)		4. Area Code/Telephone Number	
San Antonio	TX	78231-1927	•		
City	Sta	te Zip Cod	e	5. E-Mail Address (Optional)	
6. Former Name(s)		7. Date of Birth (mm-dd-)	(7)(7)	8. Driver's License State and Number State Number NONE	
9. Employer's Name Not Employed	•	10. Employer's Address			
11. Work Area Code	/Telephone Number	City	Stat	e Zi	Code
()					
Section B: Referen	ce Information				
12. References: Li live outside the	st two persons with different addresses t United States.	who have known you for at I	east three years	s. Do not list individuals who live with you	(for example, your spouse) or who
Name 1			2.		
Permanent Address					
City, State, Zip Code			_ =		
E-Mail Address (opti	onal)				
Area Code/Telephon	e Number (,				
Relationship to Borrower AUNT F		FR	FRIEND		
Section C1: Educat	ion Loan Indebtedness – Loans You V	Vant to Consolidate (cont	nued on page	2)	
Read the instruction Loan) Program loans	ns before completing this section. Lis	t each federal education loa Consolidation Loan. If you n	n that you want eed more space	to consolidate, including any William D. to list additional loans, use the Additional	
13. Loan Type (See Instructions)	14. Loan Holder's/Servicer's Name, Ac (See Instructions)	ldress, and Area Code/Tele	phone Number	15. Loan Account Number	16. Estimated Payoff Amount
D	P.O. BOX 105028 A7	DEPT OF ED FLANTA, GA 30348- 621-3115	5028	D200509005716201	\$ 6,171.80
D	P.O. BOX 105028 AT	DEPT OF ED TLANTA, GA 30348-: 621-3115	5028	D200509005716302	\$ 5,861.69

Submit pages 1, 2, and 3 Page 1 of 9

AUG 18 2009





Borrower's N	ame (please print)	Saliba. Nadine	Social Security Numb	p709	
Section C1: Educa	tion I can Indobte doos . I amo	You Want to Consolidate (continued from page	1)		
13. Loan Type (See Instructions)	14. Loan Holder's/Servicer's Na (See Instructions)	me, Address, and Area Code/Telephone Number	15. Loan Account Number	16. Estimated Payoff Amount	
D	1	S-US DEPT OF ED 28 ATLANTA, GA 30348-5028 800-621-3115	D200509005716403	\$ 3,251.33	
D	I .	S-US DEPT OF ED 18 ATLANTA, GA 30348-5028 800-621-3115	D200509005716504	\$ 8,419.82	
L		S-US DEPT OF ED 18 ATLANTA, GA 30348-5028 800-621-3115	D200509005716605	\$ 5,379.33	
L		S-US DEPT OF ED 28 ATLANTA, GA 30348-5028 800-621-3115	D200509005716706	\$ 9,705.02	
L	1	S-US DEPT OF ED 28 ATLANTA, GA 30348-5028 800-621-3115	D200509005716807	\$ 8,818.57	
L	P.O. BOX 10502	-US DEPT OF ED 8 ATLANTA, GA 30348-5028 800-621-3115	D200509005716908	\$ 5,187.18	
Consolidation Loan	until the end of your grace period be ect Consolidation Loan will be proce	ant to consolidate are in a grace period, you can del y entering your expected grace period end date in the essed and any loans listed in Section C1 that are in	e space provided. If you leave this	Expected Grace Period End Date (month/year):	
Section C2: Educat	tion Loan Indohted and Leans	You Do Not Want to Consolidate			
Read the instruction repayment period. In	ns before completing this section actude any Direct Loan Program loa	TO DO NOT WANT to Consolinate n. List all education loans that you are not consolida ins that you do not want to consolidate. If you need lease print. ONLY LIST LOANS THAT YOU DO NO	more space to list additional loans us	e the Additional Loan Listing Sheet	
18. Loan Type (See Instructions)		ne, Address, and Area Code/Telephone Number	20. Loan Account Number	21. Current Balance	

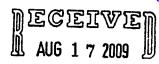
Section D: Repayment Plan Selection

To understand your repaymen: plan options, carefully read the repayment plan information in the Borrower's Rights and Responsibilities Statement on pages 5-8 of this Application and Promissory Note (Note) and in any supplemental materials you receive with this Note. Then select a repayment plan by completing the **Repayment Plan Selection** form that accompanies this Note. Please note the following:

- If you select the Income Contingent Repayment (ICR) Plan, you must also complete the Income Contingent Repayment Plan Consent to Disclosure of Tax Information form that is included with this Note. Your selection of the ICR Plan cannot be processed without this form.
- If you want to consolidate a defaulted loan(s) and you have not made a satisfactory repayment arrangement with your current holder(s), you must select the ICR Plan, or
 effective July 1, 2009, the income-Based Repayment Plan. You must also select the ICR Plan or the income-Based Repayment Plan if you are consolidating a delinquent
 Federal Consolidation Loan that the lender has submitted to the guaranty agency for default aversion, and you are not consolidating any additional eligible loans.

Submit pages 1, 2, and 3 Page 2 of 9

AUG 18 2009





Borrower's Name (please print) Saliba, Nadine Social Security Number 9709

Section E: Borrower Understandings, Certifications, and Authorizations

22. I understand that:

- A. My Direct Consolidation Loan will, to the extent used to pay off loans that I have selected for consolidation, count against the applicable aggregate loan limits under the Act. The term "the Act" is defined under "Governing Law" on page 4 of this Note.
- B. The amount of my Direct Consolidation Loan is the sum of the balances of my outstanding eligible loans that I have chosen to consolidate. My outstanding balance on each loan to be consolidated includes unpaid principal, unpaid accrued interest, and late charges as defined by federal regulations and as certified by each holder. Collection costs may also be included. For a Direct Loan Program or Federal Family Education Loan (FFEL) Program loan that is in default, the U.S. Department of Education (ED) limits collection costs that may be included in the payoff balances of the loans to a maximum of 18.5 percent of the outstanding principal and interest. For any other defaulted federal education loans, all collection costs that are owed may be included in the payoff balances of the loans.
- C. ED will provide me with information about the loans and payoff amounts that ED verifies with the holders of my loans before the actual payoffs occur. If I do not want to consolidate any of the loans that ED has verified, I must notify ED before the loans are paid off.
- D. If the amount ED sends to my holders is more than the amount needed to pay off the balances of the selected loans, the holders will refund the excess to ED and it will be applied against the outstanding balance of my Direct Consolidation Loan. If the amount that ED sends to my holders is less than the amount needed to pay off the balances of the loans selected for consolidation, ED will include the remaining amount in my Direct Consolidation Loan.
- E. Unless I am consolidating a delinquent Federal Consolidation Loan that the lender has submitted to the guaranty agency for default aversion or a defaulted Federal Consolidation Loan. or, effective July 1, 2008. I am consolidating a Federal Consolidation Loan into the Direct Loan Program to use the Public Service Loan Forgiveness Program, I may consolidate an existing Federal Consolidation Loan or Direct Consolidation Loan only if I include at least one additional eligible loan in the consolidation.
- F. If I am consolidating a delinquent Federal Consolidation Loan that the lender has submitted to the guaranty agency for default aversion or a defaulted Federal Consolidation loan, and I am not including another eligible loan, I must agree to repay my Direct Consolidation Loan under the Income Contingent Repayment Plan or, effective July 1, 2009, the Income-Based Repayment Plan.
- 23. Under penalty of perjury, I certify that:
- A. The information that I have provided on this Note is true, complete, and correct to the best of my knowledge and belief and is made in good faith.
- 8. I do not have any other application pending for a Federal Consolidation Loan with any FFEL Program lender.
- C. All of the loans selected for consolidation have been used to finance my education or the education of my dependent student(s).
- D. All of the loans selected for consolidation are in a grace period or in repayment (including loans in deferment or forbearance).
- E. Unless I am consolidating a delinquent Federal Consolidation Loan that the lender has submitted to the guaranty agency for default aversion or a defaulted Federal Consolidation Loan, or, effective July 1, 2008. I am consolidating one or more FFEL Program loans into the Direct Loan Program to use the Public Service Loan Forgiveness Program, if none of the loans I am consolidating is a Direct Loan Program lender, or I have been unable to obtain a Federal Consolidation Loan from a FFEL Program lender, or I have been unable to obtain a Federal Consolidation Loan with income-sensitive repayment terms or, effective July 1, 2009, income-based repayment terms that are acceptable to me.
- F. If I owe an overpayment on a Federal Perkins Loan, Federal Pell Grant, Federal Supplemental Educational Opportunity Grant, Academic Competitiveness Grant (ACG), National Science or Mathematics Access to Retain Talent (SMART) Grant, or Leveraging Educational Assistance Partnership Grant, I have made satisfactory arrangements with the holder to repay the amount owed.
- G. If I am in default on any loan I am consolidating (except as provided above in Item 22.F.). I have either made a satisfactory repayment arrangement with the holder of that defaulted loan, or I will repay my Direct Consolidation Loan under the income contingent repayment plan or, effective July 1, 2009, the Income-Based Repayment Plan.
- H. If I have been convicted of, or pled noto contendere or guilty to, a crime involving fraud in obtaining federal student aid funds under Title IV of the Higher Education Act of 1965, as amended (the Act), I have completed the repayment of those funds to ED, or to the loan holder in the case of a Title IV federal student loan.
- 24. I make the following authorizations:
- A. I authorize ED to contact the holders of the loans selected for consolidation to determine the eligibility of the loans for consolidation and the payoff amounts. I further authorize release to ED or its agent of any information required to consolidate my education loans in accordance with the Act.
- B. I authorize ED to issue the proceeds of my Direct Consolidation Loan to the holders of the selected loans to pay off the debts.
- C. I authorize ED to investigate my credit record and report information about my loan status to persons and organizations permitted by law to receive that information.
- D. I authorize my school(s) and ED to release information about my Direct Consolidation Loan to the references on the loan and to members of my immediate family, unless I submit written directions otherwise.
- E. 1 authorize my school(s), ED, or their agents to verify my social security number with the Social Security Administration (SSA) and, if the number on my loan record is incorrect, then I authorize SSA to d sclose my correct social security number to these parties.

Section F: Promissory Note (continued on page 4) - to be completed and signed by the borrower

25. Promise to Pay:

I promise to pay to the U.S. Department of Education (ED) all sums disbursed under the terms of this Note to pay off my prior loan obligations, plus interest and other charges and fees that may become due as provided in this Note. If I do not make payments on this Note when due, I will also pay reasonable collection costs, including but not limited to attorney's fees, court costs, and other fees.

If ED accepts my application, I understand that ED will on my behalf send funds to the holders of the loans that I want to consolidate to pay off those loans. I further understand that the amount of my Direct Consolication Loan will equal the sum of the amounts that the holders of the loans verified as the payoff balances on the loans selected for consolidation. My signature on this Note serves as my authorization to pay off the balances of the loans selected for consolidation as provided by the holders of the loans.

The payoff amount may be greater than or less than the estimated total balance I have indicated in Section C1. Further, I understand that if any collection costs are owed on the loans selected for consolidation, these costs may be added to the principal balance of my Direct Consolidation Loan.

I will not sign this Note before reading the entire Note, even if I am told not to read it. I am entitled to an exact copy of this Note and the Borrower's Rights and Responsibilities Statement. My signature certifies that I have read, understand, and agree to the terms and conditions of this Note, including the Borrower Understandings, Certifications, and Authorizations in Section E, and the Borrower's Rights and Responsibilities Statement.

I UNDERSTAND THAT THIS IS A LOAN THAT I MUST REPAY.

26. Borrower's Signature

Today's Date (mm-dd-yyyy)

7-24-09

Submit pages 1, 2, and 3 Page 3 of 9

AUG 1 8 2009

Case 5:18-cv-00308 Decument 1.2 SFIEL 14/05/18 Page 1 of 1

The JS 44 civil cover sheet and the information contained herein neither replace nor supplement the filing and service of pleadings or other papers as required by law, except as provided by local rules of court. This form, approved by the Judicial Conference of the United States in September 1974, is required for the use of the Clerk of Court for the purpose of initiating the civil docket sheet. (SEE INSTRUCTIONS ON NEXT PAGE OF THIS FORM.)

I. (a) PLAINTIFFS	SEE INSTRUCT	HONS ON NEXT TAGE O	T THIS I'C	DEFENDANTS			
	f First Listed Plaintiff **XCEPT IN U.S. PLAINTIFF CA Address, and Telephone Numbe			County of Residence NOTE: IN LAND CO THE TRACT Attorneys (If Known)	(IN U.S. PI	LAINTIFF CASES OF	,
II. BASIS OF JURISDI	CTION (Place an "X" in O	ne Box Only)	III. CI	L TIZENSHIP OF P	RINCIPA	L PARTIES	(Place an "X" in One Box for Pla
☐ 1 U.S. Government Plaintiff	☐ 3 Federal Question (U.S. Government in	Not a Party)		(For Diversity Cases Only) P1 en of This State		Incorporated or Pri	
☐ 2 U.S. Government Defendant	☐ 4 Diversity (Indicate Citizensh.)	ip of Parties in Item III)	Citiz	en of Another State	2 🗖 2	Incorporated and P of Business In A	
				en or Subject of a reign Country	3 🗖 3	Foreign Nation	
IV. NATURE OF SUIT		orts	F	ORFEITURE/PENALTY	RAN	KRUPTCY	OTHER STATUTES
□ 110 Insurance □ 120 Marine □ 130 Miller Act □ 140 Negotiable Instrument □ 150 Recovery of Overpayment	PERSONAL INJURY 310 Airplane 315 Airplane Product Liability 320 Assault, Libel & Slander 330 Federal Employers' Liability 340 Marine 345 Marine Product Liability 350 Motor Vehicle Product Liability 360 Other Personal Injury 360 Personal Injury - Medical Malpractice CIVIL RIGHTS 440 Other Civil Rights 441 Voting 442 Employment 443 Housing/ Accommodations 445 Amer. w/Disabilities - Employment 446 Amer. w/Disabilities - Other 448 Education	PERSONAL INJUR PERSONAL INJUR 365 Personal Injury - Product Liability Product Liability Pharmaceutical Personal Injury Product Liability 368 Asbestos Personal Injury Product Liability PERSONAL PROPER 370 Other Fraud 371 Truth in Lending 380 Other Personal Property Damage Product Liability PRISONER PETITION Habeas Corpus: 463 Alien Detainee 510 Motions to Vacate Sentence 530 General 535 Death Penalty Other: 540 Mandamus & Oth 550 Civil Rights 555 Prison Condition 560 Civil Detainee - Conditions of Confinement	1	25 Drug Related Seizure of Property 21 USC 881 20 Other LABOR 10 Fair Labor Standards Act 20 Labor/Management Relations 10 Railway Labor Act 51 Family and Medical Leave Act 20 Other Labor Litigation 21 Employee Retirement Income Security Act IMMIGRATION 52 Naturalization Application 55 Other Immigration Actions	□ 422 Appe □ 423 With 28 U: PROPEF □ 820 Copy: □ 830 Paten □ 840 Trade SOCIAL □ 861 HIA (□ 862 Black □ 863 DIW(□ 864 SSID (□ 865 RSI (□ 870 Taxes or De □ 871 IRS— 26 U:	al 28 USC 158 drawal SC 157 RTY RIGHTS rights t t tmark SECURITY (1395ff) £ Lung (923) C/DIWW (405(g)) Title XVI 405(g)) SL TAX SUITS G (U.S. Plaintiff efendant)	□ 375 False Claims Act □ 400 State Reapportionment □ 410 Antitrust □ 430 Banks and Banking □ 450 Commerce □ 460 Deportation □ 470 Racketeer Influenced ar Corrupt Organizations □ 480 Consumer Credit □ 490 Cable/Sat TV □ 850 Securities/Commodities Exchange □ 890 Other Statutory Actions □ 891 Agricultural Acts □ 893 Environmental Matters □ 895 Freedom of Information Act □ 896 Arbitration □ 899 Administrative Procedu Act/Review or Appeal of Agency Decision □ 950 Constitutionality of State Statutes
	moved from	Appellate Court			r District	☐ 6 Multidistri Litigation	
VI. CAUSE OF ACTIO	Brief description of ca	nuse:					
VII. REQUESTED IN COMPLAINT:	CHECK IF THIS UNDER RULE 2	IS A CLASS ACTION 3, F.R.Cv.P.	N D	EMAND \$		HECK YES only :	if demanded in complaint:
VIII. RELATED CASI IF ANY	E(S) (See instructions):	JUDGE			DOCKE	T NUMBER	
DATE		SIGNATURE OF AT	TORNEY (OF RECORD			
FOR OFFICE USE ONLY							
RECEIPT # AM	MOUNT	APPLYING IFP		JUDGE		MAG. JUI	DGE